

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Alexandria Division  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 18-13759-KHK  
**Chapter** 13

**In re:** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patrick Roch  
102 Reflection Way  
Sterling, VA 20164

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):  
Debtor: xxx-xx-6142

Employer Tax-Identification (EIN) No(s). (if any):  
Debtor: NA

**ORDER DENYING CONFIRMATION  
AND NOTICE THAT CASE MAY BE DISMISSED IF  
CONDITIONS OF LOCAL BANKRUPTCY RULE 3015-2 ARE NOT MET**

Upon proper notice and a hearing on objection(s) to the Chapter 13 plan; it is, therefore

**ORDERED** that unless the Court has entered an order previously confirming a Chapter 13 Plan, the debtor shall take one of the actions enumerated in Local Bankruptcy Rule 3015-2 within twenty one (21) days from this Order and that the failure to do so may result in the dismissal of this Chapter 13 bankruptcy case; and it is further

**ORDERED** that the Clerk mail a copy of this order to the debtor(s), the attorney for the debtor(s), the attorney for the objecting creditor(s), and the Chapter 13 Trustee.

Date: January 17, 2019

/s/ Klinette H. Kindred  
United States Bankruptcy Judge

NOTICE OF JUDGMENT OR ORDER  
ENTERED ON DOCKET:  
Date: January 17, 2019

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Patrick Roch  
Debtor

Case No. 18-13759-KHK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: williamsr  
Form ID: odenycon

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Jan 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2019.

db +Patrick Roch, 102 Reflection Way, Sterling, VA 20164-5532  
cr +Allred Bacon Halfhill & Young P.C., 11350 Random Hills Rd., Suite 700,  
Fairfax, VA 22030-6044, UNITED STATES 22030-6044  
cr +County of Loudoun, 1 Harrison Street, SE (MSC #06), Leesburg, VA 20175-3102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 18 2019 03:37:06  
BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr MB Financial Bank, National Association

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2019 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Patrick Roch ashvinp228@gmail.com,  
preea@aplawg.com;pandurangiar78675@notify.bestcase.com  
Dinh H Ngo on behalf of Creditor MB Financial Bank, National Association  
bankruptcyva@mwc-law.com, bankruptcyva@ecf.inforuptcy.com  
John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov  
Matthew Carmen Indrisano on behalf of Creditor Allred Bacon Halfhill & Young P.C.  
mindrisano@abhylaw.com, r61135@notify.bestcase.com  
Steven F. Jackson on behalf of Creditor County of Loudoun Steve.Jackson@loudoun.gov,  
Rachel.healy@loudoun.gov;ann.mccafferty@loudoun.gov;bankrupt@loudoun.gov  
Thomas P. Gorman chl3alex@gmail.com, tgorman26@gmail.com

TOTAL: 6